

REMARKS

Claims 84-115 remain in the application.

The Applicant has amended the claims with the limitations "unsorted" and "simultaneously displaying" to specifically distinguish Applicant's invention over the prior art.

The rejection of claims 87-89, 95-97, 103-105 and 111-113 under 35 U.S.C. 112, first paragraph, as failing to comply with the written description requirement is respectfully traversed. Amended claim 87 recites:

"wherein each unsorted transaction of at least of some of the transactions, that has said at least one open field, has primary and secondary fields open for insertion of primary and secondary category items respectively pertinent to the unsorted transaction wherein each primary category item is a first part of a purpose for the unsorted transaction and each secondary category item is a second part of the purpose for the unsorted transaction;

enabling the debtor to insert primary and secondary category items in said primary and secondary fields respectively associated with each of at least some of the transactions for displaying said primary and secondary fields filled with said primary and secondary category items respectively on the debtor's computer screen simultaneously with said simultaneous display of said plurality of unsorted transactions; and

upon one or more commands enabling the debtor to sort the unsorted transactions by said at least said primary and secondary category items selected by the debtor and simultaneously display the unsorted transactions sorted by said primary and secondary category items on the debtor's computer screen."

As shown in Fig. 4, each transaction 1, 2 and 3 has primary and secondary fields under columns "Cat." and "Exp." respectively for the insertion of primary and secondary category items, such as "Ash St." and "C & M" for transaction number 1. "Ash St." is a primary purpose for transaction number 1 and "C&M" is a secondary purpose for transaction number 1 and have been inserted in the primary and secondary fields under columns "Cat." and "Exp." respectively. This explained in applicant's specification at page 10, lines 20-27 wherein it is stated:

"For instance, if line item number 1 is selected and the debtor says "Category C", "Ash Street" will appear under the category column in line item number 1. The debtor may further select cleaning and maintenance (C & M) by saying " C and M" or by clicking on C and M, then C and M will appear under the expense column in line item number 1. Optionally, if the product or services under the Product/Services column qualified as repair or management then one of these items would be selected by voice activation or by the mouse to appear under the expense column for item number 1."

Regarding a sort function, a command by the debtor sorts the unsorted transactions 1, 2 and 3 in Fig. 4 and displays the results in Fig. 6 where it can be seen that item numbers 1, 2 and 3 have been sorted by the primary and secondary category items with item number 1 showing the primary and secondary category items as "Rental at Ash St." and "(C&M)" respectively. This is supported by applicant's specification on page 11, lines 2-9 wherein it is stated:

"Once this is accomplished the debtor may then select the sort all function by saying "sort all" or by clicking on the Sort All button which causes the computer to sort items 1, 2 and 3 by the category items under the category column."

This result shows up on the video screen 302 in Fig. 6 taking the place of the information shown on the video screen 302 in Fig. 4. After sorting, the video screen 302 in Fig. 6 shows the result of the sort as Item Number 2 under Charitable Contributions, nothing under Real Property Tax, Item Number 1 under cleaning and maintenance (C & M) for the Rental at Ash Street and Item Number 3 under Auto Expense."

Amended claim 88, which is dependent upon claim 87, recites:

"simultaneously with said simultaneous display of said plurality of unsorted transactions enabling a display of said primary and secondary category items as primary and secondary category item buttons respectively on the debtor's computer screen with each secondary category item button being associated with a respective primary category item button; and

upon the debtor activating selected primary and secondary category item buttons enabling a selection and display of the selected primary and secondary category items in selected primary and secondary fields respectively on the debtor's computer screen."

The primary and secondary category item buttons are shown in Fig. 4 wherein the primary category items buttons are "A. Charitable Contribution", "B. Real Property Tax", "C. Rental at Ash St." and "D. Auto Expense". The primary category button "B. Real Property Tax" has a secondary category item button "Home" and the primary category button "C. Rental at Ash St." has secondary category item buttons "C&M", "Repair" and "Mgt.". The primary and secondary category item buttons are explained in Applicant's specification page 8, lines 1-6 wherein it is stated:

"Below payment approved are category buttons A, B, C and D which represent, for instance, various categories such as charitable contributions, real property tax, rental at Ash Street and auto expense respectively. An exemplary button subordinate to the real property tax button is an expense button designated as "home" for tax expenses that the debtor spends on his home.

Exemplary expense buttons for the rental at Ash Street button are cleaning and maintenance © & M), Repair and management (Mgt.)."

Further explanation is in Applicant's specification page 10, lines 20-24 wherein it is stated:

"For instance, if line item number 1 is selected and the debtor says "Category C", "Ash Street" will appear under the category column in line item number 1. The debtor may further select cleaning and maintenance (C & M) by saying " C and M" or by clicking on C and M, then C and M will appear under the expense column in line item number 1."

Amended claim 89, which is dependent upon claim 88, recites:

"wherein said enabling a simultaneous display of said plurality of unsorted transactions enables a display of rows of line items on the debtor's computer screen with each line item representing an unsorted transaction and with the rows of line items having transaction data columns and at least primary and secondary category item columns wherein the transaction data columns have fields filled with said transaction data and the primary and secondary category item columns have said primary and secondary fields respectively; and

upon the debtor activating a selected line item and then activating a selected primary or secondary category item button, enabling a selection and filling of the primary or secondary field in the primary or secondary category column respectively for the selected line item with the category item corresponding to the selected primary or secondary category item button."

Fig. 4 shows a display of rows of line items 1, 2 and 3 with each line item representing a transaction and with the rows of line items having transaction data columns, i.e. "Date of Purchase" to "Bal." and having primary and secondary category item columns "Cat." and "Exp.". The primary and secondary columns "Cat." and "Exp." have primary and secondary fields respectively with three primary fields being shown below primary category column "Cat." and three secondary category item fields being shown below the secondary category column "Exp." The line items in the rows, the transaction data columns and the primary and secondary category item columns are explained in Applicant's specification page 7, lines 14-26 which state:

"The amount due data received by the computer 300, which includes at least the amount due, is displayed by the computer in the amount due column in a line item such as line item number 1 shown in the item number column. Preferably the amount due data received by the computer 300 also includes Date of Purchase, Name of Creditor, Invoice Number, Invoice Date, Product and/or Services and Due Date which is displayed by the computer 300 in the respective columns in the video screen 302 in the pertinent line items which are numbered in the item number column. It can be seen for the line item for invoice 1001 in the creditor's screen 202 in Fig. 3 that the date of purchase on 12/1/99 the product is paint, the amount due of \$150.00 and the due date of 12/5/99 appears in the Date of Purchase, Product and/or Services, Amount Due and Due Date columns in

item number 1 of the debtor's screen 302 in Fig. 4. Additional columns for the line items 1, 2 and 3 are Amount Paid, Date Paid, Balance, Category and Expense which will be discussed in more detail hereinafter."

This is further explained in Applicant's specification page 10, lines 20-27 wherein it is stated:

"For instance, if line item number 1 is selected and the debtor says "Category C", "Ash Street" will appear under the category column in line item number 1. The debtor may further select cleaning and maintenance (C & M) by saying " C and M" or by clicking on C and M, then C and M will appear under the expense column in line item number 1. Optionally, if the product or services under the Product/Services column qualified as repair or management then one of these items would be selected by voice activation or by the mouse to appear under the expense column for item number 1."

The Applicant respectfully maintains that Applicant's teachings in the drawings and the specification demonstrate that the Applicant had possession of the invention claimed in claims 87-89 and that the drawings and specification provide sufficient teachings to one skilled in the art how to practice the invention claimed in these claims. Since claims 95-97, 103-105 and 111-113 recite similar limitations as claims 87-89 respectfully the Applicant maintains that the arguments regarding claims 87-89 apply to these claims respectfully.

The rejection of claims 84-115 over Chaisson in view of Kitchen is respectfully traversed. Amended claim 84 is distinguished over these references by reciting:

"enabling a simultaneous display of said plurality of unsorted transactions on the debtor's computer screen with each unsorted transaction of at least some of the unsorted transactions having fields filled with transaction data which are pertinent to the unsorted transaction and having at least one open field open for insertion of a category item pertinent to the unsorted transaction;"

This shown in Fig. 4 where the plurality of unsorted transactions 1, 2 and 3 are simultaneously displayed on the debtor's computer screen wherein each unsorted transaction has at least one open field open for insertion of a category item. The open fields are in the "Cat." and "Exp." columns and have been filled except for the open fields in the "Exp." column for transactions 2 and 3. This operation is explained in Applicant's specification from page 10, line 11 to page 11, line 1. In contrast neither Chaisson nor Kitchen teaches a simultaneous display of a plurality of unsorted transactions with each unsorted transaction having at least one open field for inserting a selected category item. In support of his position the Examiner refers to page 12, paragraph 011

of Chaisson. Page 11, paragraph 107-109 of Chaisson is also discussed because of the aforementioned amendments to claim 84. Chaisson's paragraphs refer to a bill paying template (not shown) which is stated as being "analogous to item template 122." Item template has to do with the e-catalog portion of Chaisson. Item template 122 is shown in a first frame 54 of the debtor's screen 52 in Fig. 2. The debtor can search the web for desired items listed by various merchants and pull up a desired item in a second frame 56 of the screen. Selected information from the merchant in the second frame 58 is then transferred to the item template 122 in frame 54. A plurality of these operations then creates an e-catalog 124 for a particular item, such as "JEANS" in a third frame 124 of the screen. It should be noted that the particular item for the template 122 or the e-catalog is merchant driven according to his catalog of items. However, according to paragraph 0069 the debtor can create an item category which would be represented by a new item template 122. There is no further teaching in Chaisson as to how to use the new category item template.

Further, there is no teaching by Chaisson of simultaneously displaying a plurality of unsorted transactions with open fields that can be filled with category items. The Applicant teaches a simultaneous display of unsorted transactions in Fig. 4 for insertion of category items in open fields in contrast to Chaisson's entering info from merchants in frame 58 in a plurality of item templates in frame 54 to create the e-catalog in frame 56. It should further be noted that the above teaching of Chaisson relates to a catalog of items not yet purchased which brings the argument to the bill paying portion of Chaisson which is referenced by the Examiner in paragraphs 107-109.

While no bill template is shown by Chaisson, paragraphs 107-109 state that the bill template is analogous to the item template 122 with differences explained therein. The bill categories may include "utilities, credit cards, car payments and landscaping services", however each of these categories has a respective bill template. For instance, if the bill category is utilities there is a bill template for a utility. At the end of paragraph 0109 a new bill category can be created and then a new bill template is made for that category. The bill templates are displayed one at a time in frame 54 of Fig. 2 of Chaisson and multiple bills are displayed in frame 56. As stated in the first part of paragraph 0110 billing information in the billing files is changed via the

bill template just like it is done for the item template. According to paragraph 0112 the bill template and bill file can be edited, but there is no teaching of a bill file having an open field for inserting a category item. The bill template in Chaisson is already categorized and there is no way to change it. This is because each category item, such as utilities, has its own bill template and if another category is desired the debtor has to pull up another bill template. As with the e-catalog portion of Chaisson the bill paying portion of Chaisson does not teach simultaneously displaying a plurality of unsorted transactions, as shown in Applicant's Fig. 4, which have open fields for the insertion of category items.

Claim 84 is further distinguished over Chaisson by reciting:

"upon one or more commands by the debtor, enabling the debtor to insert a plurality of the category items selected by the debtor in selected open fields associated with said at least some of the unsorted transactions and display respective selected fields filled with selected category items on the debtor's computer screen simultaneously with said simultaneous display of said plurality of unsorted transactions;"

This is shown in Fig. 4 where a plurality of category items, such as "Ash St.", "C&M", "Charity" and "Auto" have been inserted in open fields for the unsorted transactions 1, 2 and 3. This operation is described in Applicant's specification from page 10, line 20 to page 11, line 1 wherein it is stated:

"For instance, if line item number 1 is selected and the debtor says "Category C", "Ash Street" will appear under the category column in line item number 1. The debtor may further select cleaning and maintenance (C & M) by saying " C and M" or by clicking on C and M, then C and M will appear under the expense column in line item number 1. Optionally, if the product or services under the Product/Services column qualified as repair or management then one of these items would be selected by voice activation or by the mouse to appear under the expense column for item number 1. As a further example, if line item number 2 and charitable contribution is selected then something like charity would appear under the category column for line item number 2. If line number 3 and auto expense are selected then something like auto would appear under the category column for line item number 3."

In support of his position the Examiner refers to page 11, paragraph 107-109 of Chaisson. These paragraphs have been discussed hereinabove. Further, there is no teaching in Chaisson of displaying selected fields filled with selected category items on the debtor's computer screen simultaneously with the simultaneous display of the plurality of unsorted transactions. The limitation "simultaneously" has been inserted in claim 84 to additionally distinguish applicants

invention from the references. Claim 84 is still further distinguished over Chaisson by reciting:

"upon one or more commands by the debtor enabling the debtor to sort the unsorted transactions that are simultaneously displayed on the debtor's computer screen by one or more of the category items selected by the debtor and simultaneously display the unsorted transactions sorted by said one or more of the category items on the debtor's computer screen."

This is shown in Figs. 4 and 6 wherein in Fig. 4 the unsorted transactions 1, 2 and 3 that are simultaneously shown on the debtor computer screen are sorted and displayed in Fig. 6. This operation is described in Applicant's specification on page 11, lines 2-9 wherein it is stated:

"Once this is accomplished the debtor may then select the sort all function by saying "sort all" or by clicking on the Sort All button which causes the computer to sort items 1, 2 and 3 by the category items under the category column.

The result shows up on the video screen 302 in Fig. 6 taking the place of the information shown on the video screen 302 in Fig. 4. After sorting, the video screen 302 in Fig. 6 shows the result of the sort as Item Number 2 under Charitable Contributions, nothing under Real Property Tax, Item Number 1 under cleaning and maintenance (C & M) for the Rental at Ash Street and Item Number 3 under Auto Expense."

In support of his position the Examiner refers to page 12, paragraphs 0111 and 0114 of Chaisson.

Paragraph 0111 has been discussed hereinabove. In paragraph 0114 it is stated:

"the sort and exclude operations provided by the bill payment module 110 differ from those provided by shopping service module 102 in that they are specific to bill paying. In this regard the sort operations provided by bill payment module 110 include sort by balance amount, sort by URL of the payment site²⁵ and sort by date the bill was added or modified."

There is no teaching in paragraph 0114 of sorting by categories. Apparently, Chaisson can sort the bills by noncategory billing info such as balance amount and this will be shown in frame 56 of Fig. 2. However, this is quite different than Applicant's invention where a plurality of transactions are simultaneously displayed (Fig. 4) and the unsorted transactions are sorted to provide another display (Fig. 6) where the transactions are sorted and displayed.

The Examiner combines the teachings of Kitchen with that of Chaisson and refers to Figs. 8, 14 and 9A and column 13, lines 1-25 and column 13, line 48 through Column 14, line 15 of Kitchen. Column 13, lines 6-11 refer to Fig. 8 where the debtor can select a category, such as "unpaid bill" at 870 in Fig. 8 and the unpaid bills will be displayed in Fig. 9B as explained in column 14, lines 16-32. Column 14, lines 57-62 refer to Fig. 9C where apparently categories of

billers can be scrolled and selected in block 996. So apparently, if “unpaid bills” is selected in block 996 of Fig. 9C the unpaid bills are displayed in screen 960. This presentation is similar to Fig. 9B except more information regarding each biller is displayed in Fig. 9C. Fig. 14, which is discussed in column 17, lines 17-29, permits the debtor to establish various “categories of billers”. Apparently, if the debtor establishes a category of “unpaid bills”, as previously discussed, it can then be selected in block 870 of Fig. 8 to get a plurality of unpaid bills in screen 930 in Fig. 9B, selected in block 920 in Fig. 9A to get a plurality of unpaid bills in screen 900 or selected in block 996 of Fig. 9C to get the plurality of unpaid bills in screen 960. The operation of Kitchen is then that the debtor thinks up a category in Fig. 14 and then selects the category in either Figs. 8, 9A or 9C. This is quite unlike applicants invention as claimed in claim 84 where a plurality of unsorted transactions are simultaneously displayed on the debtor’s screen with fields for the insertion of category items and then the unsorted transactions are sorted by one or more of the category items and simultaneously displayed on the debtor’s screen. Kitchen does not simultaneously display a plurality of unsorted transactions with open fields for the insertion of category items and there is no sorting of unsorted bills (transactions).

Amended claims 92, 100 and 108 are considered to be patentable over the references for the same reasons as given for claim 84.

Amended claim 85, which is dependent upon claim 84, is further distinguished over the references by reciting:

“simultaneously with said simultaneous display of said plurality of unsorted transactions on the debtor’s computer screen, enabling a display of said plurality of category items as a simultaneous display of category item buttons on the debtor’s computer screen with each category item button corresponding to a respective category item so that the debtor can activate selected category item buttons for selecting and simultaneously displaying said selected category items in said selected open fields on the debtor’s computer screen simultaneously with said simultaneous display of said plurality of unsorted transactions.”

This is shown in Fig. 4 where the primary category buttons “A. Charitable Contribution”, “B. Real Property Tax”, “C. Rental at Ash St.” and “D. Auto Expense” and secondary category buttons “Home”, “C&M”, “Repair” and “Mgt.” are simultaneously displayed on the debtor’s screen. In this regard the Examiner refers to page 11, paragraph 109 of Chaisson. Paragraph 109 has been discussed hereinabove. Neither paragraph 109 nor any other paragraph in Chaisson

teaches category item buttons. As taught by Chaisson each category item is required to have a bill template and the bill templates are employed to create a listing of bills that fit a category. Chaisson does not simultaneously display category item buttons simultaneously with the plurality of unsorted transactions as shown in Fig. 4 nor are there open fields associated with his transactions where category items can be inserted by clicking on the selected category buttons. Next the Examiner refers to Figs. 8 and 9A and column 13, line 1-25 and column 13, lines 48 through column 14, line 15 of Kitchen. These figures and descriptions have been discussed hereinabove. Kitchen does not teach simultaneously with a simultaneous display of unsorted transactions, as shown in Applicant's Fig. 4, simultaneously displaying the category items as category item buttons for enabling the debtor to insert the category items in open fields associated with the unsorted transactions.

Amended claims 93, 101 and 109 are considered to be patentable over the references for the same reasons as given for claim 85.

Amended claim 86, which is dependent upon claim 85, is further distinguished over Kitchen by reciting:

"wherein said enabling a simultaneous display of said plurality of transactions enables a display of rows of line items on the debtor's computer screen with each line item representing an unsorted transaction and with the rows of line items having transaction data columns and at least one category item column wherein the transaction data columns have fields filled with said transaction data and said at least one category item column has a plurality of said open fields;

upon the debtor activating a selected line item and then activating a selected category item button, enabling a filling of the open field for the selected line item with the category item corresponding to the selected category item button."

This is shown in Applicant's Fig. 4 where the plurality of unsorted transactions are simultaneously displayed on the debtor's screen as rows of lines items 1, 2 and 3 with the rows having a category item column, such as "Cat." and or "Exp." with open fields. This is described in Applicant's specification from page 10, line 11 to page 11, line 1. Fig. 9C of Kitchen does not simultaneously display a plurality of category buttons nor does he display any of the rows of billers in fig. 9C with category item columns with open fields. In contrast Kitchen selects a category in block 996 and that category of billers is displayed in Fig. 9C. As recited in the last part of claim 86 the Applicant fills the open fields in the category column(s) with category items

which is not taught by Kitchen.

Amended claims 94, 102 and 110 are considered to be patentable over the references for the same reasons as given for claim 86.

Amended claim 87, which is dependent upon claim 84 is further distinguished over the references by reciting:

"wherein said each unsorted transaction of at least of some of the unsorted transactions, that has said at least one open field, has primary and secondary fields open for insertion of primary and secondary category items respectively pertinent to the unsorted transaction wherein each primary category item is a first part of a purpose for the unsorted transaction and each secondary category item is a second part of the purpose for the unsorted transaction;

enabling the debtor to insert primary and secondary category items in said primary and secondary fields respectively associated with each of at least some of the transactions for displaying said primary and secondary fields filled with said primary and secondary category items respectively on the debtor's computer screen simultaneously with said simultaneous display of said plurality of unsorted transactions; and

upon one or more commands enabling the debtor to sort the transactions by said at least said primary and secondary category items selected by the debtor and simultaneously display the unsorted transactions sorted by said primary and secondary category items on the debtor's computer screen."

As shown in Applicant's Fig. 4, the primary and secondary category item items are inserted in open fields in the simultaneous display of the unsorted transactions, as shown in Fig. 4, and are sorted by the primary and secondary category items as shown in Fig. 6 as discussed hereinabove. See also Applicant's specification from page 10, line 11 to page 11, line 12. The Examiner refers to Fig. 9C of Kitchen as a teaching anticipating claim 87. In Fig. 9C none of the bills can be tagged with any category item which leaves Kitchen without any teaching of tagging any bill with a primary category item nor a secondary category item button. In contrast a category is selected in block 996 and then all of the bills related to that category are displayed in screen 960. There is no sorting by either primary category or primary and secondary categories which are inserted in open fields corresponding to the unsorted transactions.

Claims 95, 103 and unsorted 111 are considered to be patentable over the references for the same reasons as given for claim 87.

Amended claim 88, which is dependent upon claim 87 is further distinguished over the references by reciting:

"simultaneously with said simultaneous display of said plurality of unsorted transactions enabling a display of said primary and secondary category items as primary and secondary category item buttons respectively on the debtor's computer screen with each secondary category item button being associated with a primary category item button; and

upon the debtor activating selected primary and secondary category item buttons enabling a selection and display of the selected primary and secondary category items in selected primary and secondary fields respectively on the debtor's computer screen."

This is shown in Fig. 4 where the primary and secondary category items are shown, as explained above, which are simultaneously displayed with the plurality of unsorted transactions with each secondary category item button being associated with a primary category item button, as shown by the line interconnecting secondary category item button "Home" with primary category item button "B. Real Property Tax" and with the lines interconnecting the secondary category item buttons "C&M", "Repair" and "Mgt." with primary category item button "C. Rental at Ash St.". There is no equivalent structure taught in either Chaisson or Kitchen alone or in combination.

Amended claims 96, 104 and 112 are considered to be patentable over the references for the same reasons as given for claim 88.

Amended claim 89, which is dependent on claim 88, is further distinguished over the references by reciting:

"wherein said enabling a simultaneous display of said plurality of unsorted transactions enables a display of rows of line items on the debtor's computer screen with each line item representing an unsorted transaction and with the rows of line items having transaction data columns and at least primary and secondary category item columns wherein the transaction data columns have fields filled with said transaction data and the primary and secondary category item columns have said primary and secondary fields respectively; and

upon the debtor activating a selected line item and then activating a selected primary or secondary category item button, enabling a selection and filling of the primary or secondary field in the primary or secondary category column respectively for the selected line item with the category item corresponding to the selected primary or secondary category item button."

Claim 89 is distinguished over the references for the same reasons as given for claim 86 hereinabove. Claim 89 is further distinguished over the references by reciting that the rows have primary and secondary item columns as shown at "Cat." and "Exp." respectively in Fig. 4.

Amended claims 97, 105 and 113 are considered to be patentable over the references for the same reasons as given for claim 89.

Claim 90, which is dependent on claim 84 is considered to be distinguished over the references for the same reasons as given for claim 84 hereinabove. Claims 98, 106 and 114 are considered to be patentable over the references for the same reasons as given for claim 90

Claim 91 is distinguished over the references and what is known in the financial arts by reciting:

"enabling a display of said at least one monetary funding activity as a monetary funding activity button on the debtor's computer screen simultaneously with said simultaneous display of said plurality of unsorted transactions;

upon the debtor activating the monetary funding activity button, enabling the debtor to display an account balance in a monetary funding account with said at least one monetary funding activity on the debtor's computer screen simultaneously with said simultaneous display of said plurality of unsorted transactions; and

enabling a display on said computer screen of a payment approved button simultaneously with said simultaneous display of said plurality of unsorted transactions so that after the account balance is displayed, the debtor is enabled to select an unsorted transaction and activate the payment approved button to pay the bill associated with the selected unsorted transaction."

One or more monetary funding activities are displayed as buttons "Bank A" and/or "Bank B" in Fig. 4 simultaneously with the unsorted transactions 1, 2 and 3 and the balance for "Bank A" and/or "Bank B" can be displayed by the debtor simultaneously with the unsorted transactions 1, 2 and 3. This is described in Applicant's specification from page 8, line 23 to page 9, line 1 wherein it is stated:

"In the operation of the system shown in Fig. 4 the debtor employs his computer for making the screen presentation shown in the video screen 302. He reviews items 1, 2 and 3 for payment and if he selects item number 1 for payment, he may say "item one" which activates the line item for item 1 or he may click item number 1 with his mouse. This then enables line item number 1 for processing by the debtor. The debtor may then desire to review his bank balance before making payment and this may be done by either saying "Bank A" or "Bank B" or clicking on the Bank A or Bank B button with his mouse. This will automatically send a request for the bank balance to the selected bank via E-Mail whereupon the bank's computer will automatically send the balance via E-Mail to the debtor's computer whereupon the balance will be displayed in the balance button. If the debtor is satisfied with his balance he may say "payment approved" or click the payment approved button with his mouse whereupon the debtor's computer 300 will send amount due approval data to the bank's computer via E-Mail."

The "via E-Mail" referred to in this quote can be via a web site as explained in Applicant's "Preliminary Amendment" filed concurrently with this application. Neither the references nor

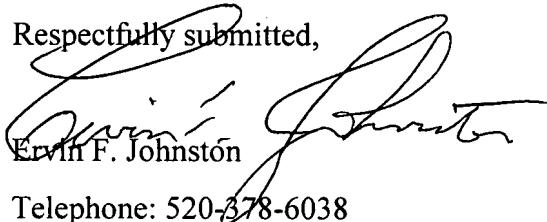
the financial arts teach or suggest displaying the bank(s) and balance(s) on the screen simultaneously with the plurality of unsorted transactions so that the debtor can activate the "Payment Approved" button for paying a bill. In the prior art the debtor has to go a web site for his bank and look up his balance and then go back to the transaction screen. The Applicant has overcome the present problem of lack of info on the bank and bank balance by having this info displayed along with a payment button on the screen simultaneously with the display of the plurality of unsorted transactions so that the debtor can pay his bills with the assurance there is sufficient funds in the bank to make the one or more payments.

Amended claims 99, 107 and 115 are considered to be patentable over the references and prior art for the same reasons as given for claim 91.

For additional explanation and breadth of the invention the Examiner is invited to Applicant's "Preliminary Amendment" which was filed concurrently with the present application.

Should the Examiner have any questions regarding this document the Examiner is respectfully requested to contact the undersigned at **520-378-6038**. It should now be in the record that the Applicant's address has changed to **3829 Snead Drive, Sierra Vista, AZ 85650**.

Respectfully submitted,


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